

## Fill in this information to identify your case:

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	23-60719		

☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 246,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 47,748.43
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 293,748.43

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 228,886.95
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ 545.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ 128,265.83
Your total liabilities		\$ 357,697.78

## Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ 7,385.08
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ 6,075.50

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

## 7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Wendy F Royer**

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8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **1,863.23**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**From Part 4 on *Schedule E/F*, copy the following:**

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>545.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>

- 9g. **Total.** Add lines 9a through 9f.

\$ **545.00**

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
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	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF VIRGINIA</u>			
Case number	<u>23-60719</u>		

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

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In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

**218 Jefferson Woods Dr**

Street address, if available, or other description

<b>Forest</b>	<b>VA</b>	<b>24551-0000</b>
City	State	ZIP Code

**Bedford**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**CTA: \$246,000**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$246,000.00</b>	<b>\$246,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**
☐ Check if this is community property (see instructions)
**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$246,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: **Subaru**  
 Model: **Legacy**  
 Year: **2010**  
 Approximate mileage: **130,000**  
 Other information:  
**PPT - accident yesterday 07/05/2023**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$4,975.00****\$4,975.00**

3.2 Make: **GMC**  
 Model: **Sonoma**  
 Year: **2000**  
 Approximate mileage: **unknown**  
 Other information:  
**PPT**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$1,475.00****\$1,475.00**

3.3 Make: **Cadillac**  
 Model: **XLR**  
 Year: **2006**  
 Approximate mileage: **62,000**  
 Other information:  
**KBB - can't really drive it, needs radiator, overheats**

## Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$16,548.00****\$8,274.00**

3.4 Make: **Dodge**  
 Model: **Ram**  
 Year: **2014**  
 Approximate mileage: **176,000**  
 Other information:  
**PPT**

## Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$30,175.00****\$15,087.50**

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes

4.1 Make: **Jayco**  
 Model: **Designer**  
 Year: **2004**  
 Other information:  
**client**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$10,687.00****\$10,687.00**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$40,498.50****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....

sofa, love seat, dining table, 4 dining chairs, kitchen island, 4 kitchen chairs, stove, refrigerator, dishwasher, freezer, microwave, hutch, washer, dryer, coffee table, 2 end tables, 2 nightstands, 3 dressers, 3 beds, 2 tvs, dvd player, 4 lamps, push mower, weed eater, power tools, patio table and chairs, desk, desk chair, computer/tablet, 2 printers

**\$1,500.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☒ No☐ Yes. Describe.....**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....

handgun

**\$800.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....

clothing

**\$125.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

engagement and wedding band

**\$1,500.00**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**4 cats, 3 dogs****\$200.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$4,125.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**17.1. Checking****Atlantic Union****\$60.00****17.2. Checking****Truist****\$5.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☒ Yes. Give specific information about them...

<b>Capital Group American Funds College accounts for grandchildren</b> <b>College 2030 Fund 529E \$367.38</b> <b>College 2027 Fund 529E \$335.38</b>
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**\$702.76****26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

<b>interest in tax refund</b>
-------------------------------

**\$1.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

☐ Yes. Name the insurance company of each policy and list its value.  
Company name:

Beneficiary:

Surrender or refund  
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information..

**Halesford Harbor Marine & RV, LLC**  
**\$16,000 cash from business account and \$16,000 levied in**  
**bank account**  
**Account payable to Robert Princiotta \$32,000**  
**not personally liable**  
**no assets**  
**bank acct: \$negative amount**  
**rent \$4,000, insurance (garage/ultraflex) \$709, storage 3units**  
**\$485**  
**employees are 1099 - they pay employees first then self**

**\$0.00**

**Mary Kay**  
**asset: inventory**

**\$2,356.17**

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$3,124.93****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**



Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

## 53. Do you have other property of any kind you did not already list?

*Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00****Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$246,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$40,498.50</b>	
57. Part 3: Total personal and household items, line 15	<b>\$4,125.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$3,124.93</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	+	
62. Total personal property. Add lines 56 through 61...	<b>\$47,748.43</b>	Copy personal property total <b>\$47,748.43</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$293,748.43</b>

## Fill in this information to identify your case:

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	23-60719		

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
218 Jefferson Woods Dr Forest, VA 24551 Bedford County CTA: \$246,000 Line from <i>Schedule A/B</i> : 1.1	\$246,000.00	<input checked="" type="checkbox"/> \$25,000.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
218 Jefferson Woods Dr Forest, VA 24551 Bedford County CTA: \$246,000 Line from <i>Schedule A/B</i> : 1.1	\$246,000.00	<input checked="" type="checkbox"/> \$4,934.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
2010 Subaru Legacy 130,000 miles PPT - accident yesterday 07/05/2023 Line from <i>Schedule A/B</i> : 3.1	\$4,975.00	<input checked="" type="checkbox"/> \$1,975.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
2000 GMC Sonoma unknown miles PPT Line from <i>Schedule A/B</i> : 3.2	\$1,475.00	<input checked="" type="checkbox"/> \$1,475.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
2006 Cadillac XLR 62,000 miles KBB - can't really drive it, needs radiator, overheats Line from <i>Schedule A/B</i> : 3.3	\$8,274.00	<input checked="" type="checkbox"/> \$2,550.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
sofa, love seat, dining table, 4 dining chairs, kitchen island, 4 kitchen chairs, stove, refrigerator, dishwasher, freezer, microwave, hutch, washer, dryer, coffee table, 2 end tables, 2 nightstands, 3 dressers, 3 beds, 2 tvs, dvd player, 4 lamps, push mower Line from Schedule A/B: 6.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
handgun Line from Schedule A/B: 10.1	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4b)
clothing Line from Schedule A/B: 11.1	\$125.00	<input checked="" type="checkbox"/> \$125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
engagement and wedding band Line from Schedule A/B: 12.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(1a)
4 cats, 3 dogs Line from Schedule A/B: 13.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(5)
Checking: Atlantic Union Line from Schedule A/B: 17.1	\$60.00	<input checked="" type="checkbox"/> \$60.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: Truist Line from Schedule A/B: 17.2	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Capital Group American Funds College accounts for grandchildren College 2030 Fund 529E \$367.38 College 2027 Fund 529E \$335.38 Line from Schedule A/B: 25.1	\$702.76	<input checked="" type="checkbox"/> \$702.76 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 23.1-707
interest in tax refund Line from Schedule A/B: 28.1	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Mary Kay asset: inventory Line from Schedule A/B: 35.2	\$2,356.17	<input checked="" type="checkbox"/> \$2,356.17 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(7)

Debtor 1 **Wendy F Royer**

Case number (if known) **23-60719**

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	23-60719		

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	<b>Bedford County Treasurer</b> <small>Creditor's Name</small>  <b>Kim Snow, Treasurer</b> <b>122 East Main Street</b> <b>Bedford, VA 24523</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$3,000.00</b>	<b>\$4,975.00</b>	<b>\$0.00</b>
	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;"> <b>2010 Subaru Legacy 130,000 miles</b>  <b>PPT - accident yesterday 07/05/2023</b> </div>			
	<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
<b>Date debt was incurred</b> 2022		<b>Last 4 digits of account number</b> 9814		

Debtor 1 **Wendy F Royer** Case number (if known) **23-60719**

First Name Middle Name Last Name

2.2 **Citizens Bank** Describe the property that secures the claim: **\$122,768.00** **\$246,000.00** **\$0.00**

Creditor's Name

**CEO, Bruce Van Saun  
1 Citizens Plaza  
Providence, RI 02903**

Number, Street, City, State & Zip Code

**218 Jefferson Woods Dr Forest, VA  
24551 Bedford County  
CTA: \$246,000**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Deed of Trust**

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened  
07/15 Last  
Active**

Date debt was incurred **1/03/23**

Last 4 digits of account number **5588**

2.3 **Discover Financial** Describe the property that secures the claim: **\$23,128.64** **\$246,000.00** **\$0.00**

Creditor's Name

**Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054**

Number, Street, City, State & Zip Code

**218 Jefferson Woods Dr Forest, VA  
24551 Bedford County  
CTA: \$246,000**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **6/16/2022**

Last 4 digits of account number **0039**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

First Name

Middle Name

Last Name

**2.4 Evergreen Bank Group**

Creditor's Name

**Darin Campbell,  
President/CEO  
3842 95th St W  
Evergreen Park, IL 60805**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2004 Jayco Designer  
client**

**\$10,687.00**

**\$10,687.00**

**\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Purchase Money Security**

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened  
09/15 Last  
Active**

Date debt was incurred **12/19/22**

Last 4 digits of account number **0600**

**2.5 First Tech Federal Credit Union**

Creditor's Name

**Greg Mitchell, CEO  
2702 Orchard Pkwy  
San Jose, CA 95134**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2014 Dodge Ram 176,000 miles  
PPT**

**\$32,906.00**

**\$30,175.00**

**\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**PMSI AUTOMOBILE LOAN - SECURED BY TITLE**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened  
08/19 Last  
Active**

Date debt was incurred **12/09/22**

Last 4 digits of account number **9354**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

First Name

Middle Name

Last Name

2.6

**Portfolio Recovery Associates, LLC**

Creditor's Name

**Corporation Service Company, RA  
100 Shockoe Slip Fl 2  
Richmond, VA  
23219-4100**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**218 Jefferson Woods Dr Forest, VA  
24551 Bedford County  
CTA: \$246,000**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed**Nature of lien.** Check all that apply.☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$8,900.52****\$246,000.00****\$0.00****Who owes the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **3/16/2023**Last 4 digits of account number **9814**

2.7

**Specialized Loan Servicing LLC**

Creditor's Name

**CEO, Tom Millon  
6200 S. Quebec St  
Greenwood Village, CO  
80111-4720**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**218 Jefferson Woods Dr Forest, VA  
24551 Bedford County  
CTA: \$246,000**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed**Nature of lien.** Check all that apply.☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Second deed of trust****\$16,274.00****\$246,000.00****\$0.00****Who owes the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Opened  
02/20 Last  
Active**Date debt was incurred **11/08/22**Last 4 digits of account number **5254**



Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

First Name

Middle Name

Last Name

**2.8** **Truist/BB&T**

Creditor's Name

**Attn: Bankruptcy  
214 N Tryon St  
Charlotte, NC 28202**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**218 Jefferson Woods Dr Forest, VA  
24551 Bedford County  
CTA: \$246,000**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$11,222.79****\$246,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **4/14/2022**Last 4 digits of account number **0599**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$228,886.95**

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

**\$228,886.95****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<p>[ ]</p> <p>Name, Number, Street, City, State &amp; Zip Code  <b>CCO Mortgage Corp.</b>  <b>Attn: Bankruptcy</b>  <b>10561 Telegraph Rd</b>  <b>Glen Allen, VA 23059</b></p>	<p>On which line in Part 1 did you enter the creditor? <b>2.2</b></p> <p>Last 4 digits of account number ____</p>
<hr/>	
<p>[ ]</p> <p>Name, Number, Street, City, State &amp; Zip Code  <b>Citizens Financial Group, Inc.</b>  <b>Reg Agt: James H Hudson, III</b>  <b>826 Main St</b>  <b>West Point, VA 23181</b></p>	<p>On which line in Part 1 did you enter the creditor? <b>2.2</b></p> <p>Last 4 digits of account number ____</p>
<hr/>	
<p>[ ]</p> <p>Name, Number, Street, City, State &amp; Zip Code  <b>Citizens Financial Group, Inc.</b>  <b>Thomas F. Cherry, President/CEO</b>  <b>18 Whittakers Mill Road</b>  <b>Williamsburg, VA 23185</b></p>	<p>On which line in Part 1 did you enter the creditor? <b>2.2</b></p> <p>Last 4 digits of account number ____</p>
<hr/>	
<p>[ ]</p> <p>Name, Number, Street, City, State &amp; Zip Code  <b>Discover Bank</b>  <b>4601 Six Forks Road, Suite 400</b>  <b>Raleigh, NC 27609</b></p>	<p>On which line in Part 1 did you enter the creditor? <b>2.3</b></p> <p>Last 4 digits of account number ____</p>
<hr/>	
<p>[ ]</p> <p>Name, Number, Street, City, State &amp; Zip Code  <b>Evergreen Bank</b>  <b>3842 95th St W</b>  <b>Evergreen Park, IL 60805</b></p>	<p>On which line in Part 1 did you enter the creditor? <b>2.4</b></p> <p>Last 4 digits of account number ____</p>

Debtor 1 **Wendy F Royer**

First Name

Middle Name

Last Name

Case number (if known)

**23-60719**

[ ]	Name, Number, Street, City, State & Zip Code <b>First Tech FCU</b> <b>Attn: Bankruptcy</b> <b>Po Box 2100</b> <b>Beaverton, OR 97075</b>	On which line in Part 1 did you enter the creditor? <u><b>2.5</b></u>  Last 4 digits of account number ____
<hr/>		
[ ]	Name, Number, Street, City, State & Zip Code <b>Glasser &amp; Glasser, PLC</b> <b>for Truist</b> <b>580 East Main Street, Suite 600</b> <b>Norfolk, VA 23510</b>	On which line in Part 1 did you enter the creditor? <u><b>2.8</b></u>  Last 4 digits of account number ____
<hr/>		
[ ]	Name, Number, Street, City, State & Zip Code <b>Smith Debnam</b> <b>for Discover Financial</b> <b>PO Box 176010</b> <b>Raleigh, NC 27619</b>	On which line in Part 1 did you enter the creditor? <u><b>2.3</b></u>  Last 4 digits of account number ____
<hr/>		
[ ]	Name, Number, Street, City, State & Zip Code <b>Specialized Loan Servicing LLC</b> <b>Attn: Bankruptcy</b> <b>P.O. Box 630147</b> <b>Littleton, CO 80163</b>	On which line in Part 1 did you enter the creditor? <u><b>2.7</b></u>  Last 4 digits of account number ____
<hr/>		
[ ]	Name, Number, Street, City, State & Zip Code <b>Specialized Loan Servicing LLC</b> <b>Reg Agt: United Agent Group, Inc.</b> <b>425 W. Washington Street, Ste 4</b> <b>Suffolk, VA 23434-5320</b>	On which line in Part 1 did you enter the creditor? <u><b>2.7</b></u>  Last 4 digits of account number ____
<hr/>		

## Fill in this information to identify your case:

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	<b>23-60719</b>		

☐ Check if this is an amended filing

## Official Form 106E/F

## Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

## 1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>Internal Revenue Service</b> Priority Creditor's Name <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b> Number Street City State Zip Code	Last 4 digits of account number <b>9814</b>	<b>\$335.00</b>	<b>\$335.00</b>
	When was the debt incurred? <b>2019 - 2020</b>  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>taxes</b>			<b>\$0.00</b>
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

2.2	<b>Virginia Department of Taxation</b> Priority Creditor's Name <b>PO BOX 2156</b> <b>Richmond, VA 23218</b> Number Street City State Zip Code	Last 4 digits of account number <b>9814</b>	<b>\$210.00</b>	<b>\$210.00</b>	<b>\$0.00</b>
	When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>taxes</b>				
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719****Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<b>Afni, Inc.</b> Nonpriority Creditor's Name <b>for US Cellular</b> <b>Po Box 3427</b> <b>Bloomington, IL 61702</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>2014</u> <b>When was the debt incurred?</b> <u>Opened 11/22</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.</b>	<b>\$218.96</b>

4.2	<b>Amex</b> Nonpriority Creditor's Name <b>Correspondence/Bankruptcy</b> <b>Po Box 981540</b> <b>El Paso, TX 79998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>2043</u> <b>When was the debt incurred?</b> <u>Opened 01/16</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>	<b>\$2,000.00</b>
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Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

4.3

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
4909 Savarese Circle  
Tampa, FL 33634**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **2371****\$16,765.50**When was the debt incurred? **Opened 07/07 Last Active  
5/23/22**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card - WID 08/10/23**

4.4

**Barclays Bank Delaware**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
Po Box 8801  
Wilmington, DE 19899**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5936****Unknown**When was the debt incurred? **Opened 05/10 Last Active  
6/01/18**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

4.5

**Bitty Advance 2, LLC**

Nonpriority Creditor's Name

**Registered Agents Inc.  
4445 Corporation Ln Ste 264  
Virginia Beach, VA 23462-3262**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9814****\$6,000.00**When was the debt incurred? **unknown**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Joint debt- to be paid by the chapter 13 trustee**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

4.6

**Capital One / GM Flexible Earning**

Nonpriority Creditor's Name

**PO Box 71087****Charlotte, NC 28272-1087**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3142****\$2,842.95**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **credit card**

4.7

**Cash Flow Management**

Nonpriority Creditor's Name

**for Centra Health****PO Box 21803****Roanoke, VA 24018**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0210****\$12,314.82**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**

4.8

**Centra Health, Inc.**

Nonpriority Creditor's Name

**Holly B. Trent, Registered Agent****1901 Tate Springs Road****Lynchburg, VA 24501**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9814****\$2,721.51**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**

4.9

**Centra Lynchb Hematology & Oncology**

Nonpriority Creditor's Name

**PO Box 829829****Philadelphia, PA 19182-9829**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **A221****\$99.76**When was the debt incurred? **02/04/2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**4.1  
0**Centra Outpatient Rehab Services**

Nonpriority Creditor's Name

**PO Box 824923****Philadelphia, PA 19182**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8970****\$350.73**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**4.1  
1**Central VA Family Physicians Inc**

Nonpriority Creditor's Name

**Attn: 13050C****PO Box 14000****Belfast, ME 04915**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8042****\$89.92**When was the debt incurred? **11/03/2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**4.1  
2**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. 15298****Wilmington, DE 19850**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **5334****\$0.00****Opened 02/18 Last Active****When was the debt incurred?** **11/15/21****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notice Only**4.1  
3**Citi/L.L. Bean**

Nonpriority Creditor's Name

**Po Box 6497****Sioux Falls, SD 57117**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **5937****\$2,525.03****Opened 05/10 Last Active****When was the debt incurred?** **1/04/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**4.1  
4**CMG Plastic Surgery**

Nonpriority Creditor's Name

**1330 Oak Ln Ste 100****Lynchburg, VA 24503**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **5374****\$448.36****When was the debt incurred?** **2022****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical Bill**



Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.1  
5**Comenity Bank/Maurices**

Nonpriority Creditor's Name

**Attn: Bankruptcy****Po Box 182125****Columbus, OH 43218**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **8416****\$1,610.28****Opened 03/13 Last Active**When was the debt incurred? **1/10/23****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Charge Account**4.1  
6**Comenity Bank/Pier 1**

Nonpriority Creditor's Name

**Attn: Bankruptcy****Po Box 182125****Columbus, OH 43218**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **6425****\$355.76****Opened 03/11 Last Active**When was the debt incurred? **8/20/20****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Charge Account**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.1  
7**Credit Control LLC**

Nonpriority Creditor's Name

**for JP Morgan Chase Bank NA  
5757 Phantom Dr, Ste 330  
Hazelwood, MO 63042**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9893****\$33,888.27**When was the debt incurred? **2023**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**☒ Other. Specify4.1  
8**Discover Financial**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3500****\$988.00**When was the debt incurred? **Opened 08/19 Last Active 1/18/23**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.1  
9**FBCS Inc**

Nonpriority Creditor's Name

**for Truist****330 S. Warminster Rd, Ste 353  
Hatboro, PA 19040**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0240****\$1,133.33**When was the debt incurred? **2021**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**☒ Other. Specify4.2  
0**FBCS Inc**

Nonpriority Creditor's Name

**for Truist****330 S. Warminster Rd, Ste 353  
Hatboro, PA 19040**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0265****\$2,577.90**When was the debt incurred? **2021**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**☒ Other. Specify

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**4.2  
1**Figure Lending LLC**

Nonpriority Creditor's Name

**Reg Agt Corporation Service  
Company  
100 Shockoe SLip, 2nd Floor  
Richmond, VA 23219**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **3296****Unknown**When was the debt incurred? **Opened 02/20 Last Active  
3/18/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Line Secured formally SLS**

4.2  
2**Financial Data Systems**

Nonpriority Creditor's Name

**for Central Virginia Imaging  
Po Box 688  
Wrightsville Beach, NC 28480**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No

- ☐ Yes

Last 4 digits of account number **8664****\$539.00**When was the debt incurred? **Opened 09/21**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

- ☒ Other. Specify

**Debt may have been incurred more than  
three years ago. Debtor hereby disputes  
any portion of this debt that may have been  
incurred more than three years ago and  
may file an objection to any proof of claim.**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**4.2  
3**General Motors LLC**

Nonpriority Creditor's Name

**Reg Agt: Corporation Service Co  
100 Shockoe Slip Fl 2  
Richmond, VA 23219-4100**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **9814** **\$1.00**When was the debt incurred? **unknown**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Notice Only**

4.2  
4**Goldman Sachs Bank USA**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
Po Box 70321  
Philadelphia, PA 19176**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **2162** **\$2,912.43**When was the debt incurred? **Opened 08/06 Last Active  
1/03/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.2  
5**iRhythm Technologies, Inc. / Zio**

Nonpriority Creditor's Name

**Dept CH 19717  
Palatine, IL 60055-9717**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0469** **\$39.80**When was the debt incurred? **04/28/2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Medical Bill**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.2  
6**Midland Funding/Midland Credit  
Mgmt**

Nonpriority Creditor's Name

**for Comenity Bank / Pier 1 Imports  
Po Box 939069****San Diego, CA 92193**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community  
debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **2389****\$355.76**When was the debt incurred? **Opened 04/21**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not  
report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Debt may have been incurred more than  
three years ago. Debtor hereby disputes  
any portion of this debt that may have been  
incurred more than three years ago and  
may file an objection to any proof of claim.**☒ Other. Specify4.2  
7**Privia Medical Group, LLC**

Nonpriority Creditor's Name

**PO Box 13050****Belfast, ME 04915-8428**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community  
debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8432****\$357.12**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not  
report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**4.2  
8**Radiology Consultants Lynchburg**

Nonpriority Creditor's Name

**PO Box 580085****Charlotte, NC 28258**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community  
debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **4967****\$42.32**When was the debt incurred? **2023**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not  
report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.2  
9**Rehab Associates of Central VA**

Nonpriority Creditor's Name

**20347 Timberlake Rd, Ste B  
Lynchburg, VA 24502**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **7244****\$107.72**When was the debt incurred? **2021**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Medical Bill**4.3  
0**Resurgent Capital Services/LVNV**

Nonpriority Creditor's Name

**Funding for Citibank N.A. /Best Buy  
Po Box 10497  
Greenville, SC 29603**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **6560****\$8,900.52**When was the debt incurred? **Opened 05/21**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**4.3  
1**SCA Credit Services, Inc.**

Nonpriority Creditor's Name

**1502 Williamson Road NE  
Roanoke, VA 24012**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9814****\$1.00**When was the debt incurred? **2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Notice Only**

Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.3  
2**Sid Kierstein**

Nonpriority Creditor's Name

**819 Main St  
Lynchburg, VA 24504**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$5,800.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Open Account - Consumer Debt**4.3  
3**Synchrony Bank / Belk**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**9186****\$1,172.45****When was the debt incurred?****Opened 07/07 Last Active  
1/04/21****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Charge Account**4.3  
4**Synchrony Bank/Care Credit**

Nonpriority Creditor's Name

**Attn: Bankruptcy Dept  
Po Box 965064  
Orlando, FL 32896**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**2147****\$7,850.37****When was the debt incurred?****Opened 03/11 Last Active  
11/28/20****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Charge Account**



Debtor 1 **Wendy F Royer**

Case number (if known)

**23-60719**4.3  
5**Synchrony Bank/Lowes**Last 4 digits of account number **1795****\$9,295.64**

Nonpriority Creditor's Name

**Attn: Bankruptcy****Po Box 965060****Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Opened 11/12 Last Active

When was the debt incurred? **1/24/21**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Charge Account**4.3  
6**Transworld Systems Inc.**Last 4 digits of account number **3846****\$89.92**

Nonpriority Creditor's Name

**for Central VA Family Physicians****500 Virginia Drive, Suite 514****Fort Washington, PA 19034**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **unknown**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify**Debt may have been incurred more than three years ago. Debtor hereby disputes any portion of this debt that may have been incurred more than three years ago and may file an objection to any proof of claim.**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**4.3  
7**Wf/ame Gem**Last 4 digits of account number **1315****\$3,869.70**

Nonpriority Creditor's Name

**Po Box 14517  
Des Moines, IA 50306**

When was the debt incurred?

**Opened 05/11 Last Active  
2/03/21**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Charge Account****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**AFNI  
for USCellular  
PO Box 3517  
Bloomington, IL 61702**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bitty Advance 2, LLC  
Attn: Bankruptcy  
1855 Griffin Rd Ste A474  
Dania, FL 33004-2241**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Cardmember Service  
PO Box 15548  
Wilmington, DE 19886-5548**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra  
417 Bridge Street  
Danville, VA 24541-1403**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra  
Attn: Bankruptcy  
PO Box 825309  
Philadelphia, PA 19182-5309**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra Health  
PO Box 829851  
Philadelphia, PA 19182-9851**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra Health  
PO Box 829833**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****Philadelphia, PA 19182-9833**☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra Health Inc  
President, Andrew Mueller, MD  
1920 Atherholt Rd  
Lynchburg, VA 24501**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Centra Medical Group  
2010 Atherholt Rd  
Lynchburg, VA 24501**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Central VA Family Physicians  
Attn #13050C  
PO Box 14000  
Belfast, ME 04915**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.36** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Chase Card Services  
Attn: Bankruptcy  
Po Box 6294  
Carol Stream, IL 60197-6294**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Client Services Inc  
for Synchrony Bank Lowes  
3451 Harry S. Truman Blvd  
Saint Charles, MO 63301-4047**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.35** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Client Services Inc  
for Synchrony Bank Care Credit  
3451 Harry S. Truman Blvd  
Saint Charles, MO 63301-4047**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.34** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Credit Control, LLC  
for JPMorgan Chase Bank, N.A.  
3300 Rider Trail S, Suite 500  
Earth City, MO 63045**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.17** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**CVFP Medical Group  
Attn: Felicia Templeton  
1111 Corporate Park Drive, Ste D  
Forest, VA 24551**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.36** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Firstsource Advantage, LLC  
for Synchrony Bank  
205 Bryant Woods South  
Buffalo, NY 14228**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.33** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**LVNV Funding  
c/o Resurgent Capital Services  
PO Box 10587**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****Greenville, SC 29603**

Last 4 digits of account number

Name and Address

**Midland Credit Management  
for Comenity Bank  
350 Camino De La Reina, Ste 100  
San Diego, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.26** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Midland Credit Management  
for Comenity Bank  
350 Camino De La Reina, Ste 100  
San Diego, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.16** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Nationwide Credit, Inc.  
for JP Morgan Chase Bank NA  
PO Box 15130  
Wilmington, DE 19850-5130**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.17** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Portfolio Recovery Associates, LLC  
Corporation Service Company, RA  
100 Shockoe Slip Fl 2  
Richmond, VA 23219-4100**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Radiology Consultants  
113 Nationwide Dr  
Lynchburg, VA 24502**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.28** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**SCA Credit Services, Inc.  
1502 Williamson Road NE  
Roanoke, VA 24012**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.9** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**SCA Credit Services, Inc.  
1502 Williamson Road NE  
Roanoke, VA 24012**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Scott & Associates, P.C.  
for LVNV Funding LLC  
5029 Corporate Woods Dr., Ste 210  
Virginia Beach, VA 23466**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Scott & Associates, P.C.  
for LVNV / Citibank  
PO Box 115220  
Carrollton, TX 75011-5220**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Tenaglia & Hunt  
for Bank of America  
9211 Corporate Blvd., Suite 130  
Rockville, MD 20850**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Name and Address

**Wells Fargo Bank, NA  
Reg Agt Corporation Service  
Company  
100 Shockoe Slip, Flr 2  
Richmond, VA 23219**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.37** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>545.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>545.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>128,265.83</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>128,265.83</u>

## Fill in this information to identify your case:

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	23-60719		

☐ Check if this is an amended filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**  
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Hometown Storage 21330 Timberlake Rd Lynchburg, VA 24502	Month to month lease for storage unit which debtor assumes. Arrears for June and July.

## Fill in this information to identify your case:

Debtor 1	<b>Wendy F Royer</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	23-60719		

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1 **Christopher Newton**  
**218 Jefferson Woods Drive**  
**Forest, VA 24551**  
**husband**

☒ Schedule D, line 2.5  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**First Tech Federal Credit Union**

3.2 **Christopher Newton**  
**218 Jefferson Woods Drive**  
**Forest, VA 24551**  
**husband**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.5  
☐ Schedule G \_\_\_\_\_  
**Bitty Advance 2, LLC**

Fill in this information to identify your case:

Debtor 1 Wendy F RoyerDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIACase number 23-60719  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Debtor 1

- ☒ Employed
- ☐ Not employed

## Occupation

Owner/Operator/Sales

## Employer's name

Halesford Harbour Marine & RV Service

## Employer's address

12227 Moneta Road  
Moneta, VA 24121

## Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

self employedHow long employed there? 2013

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>1,300.00</u>	\$ <u>0.00</u>
3.	Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4.	Calculate gross income. Add line 2 + line 3.	\$ <u>1,300.00</u>	\$ <u>0.00</u>



Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>1,300.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>1,300.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>2,866.67</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: <b>Bowen Jewelry</b>	8h.+ \$ <b>325.83</b>	+ \$ <b>0.00</b>
<b>late husband VRS retirement</b>	\$ <b>2,714.21</b>	\$ <b>0.00</b>
<b>Mary Kay</b>	\$ <b>178.37</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>3,218.41</b>	\$ <b>2,866.67</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,518.41</b>	+ \$ <b>2,866.67</b> = \$ <b>7,385.08</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>7,385.08</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <b>Debtor does not receive paystubs. Debtor anticipates receiving commissions from the business and those are estimated as income. Husband does side jobs and paid cash.</b>		

Fill in this information to identify your case:

Debtor 1 Wendy F Royer

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number 23-60719  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Husband

☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 845.80

## If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 75.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 275.00

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<b>187.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>86.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>0.00</b>
6d. Other. Specify: <b>Cell</b>	6d. \$	<b>135.00</b>
<b>Cable</b>	\$	<b>42.00</b>
<b>Internet</b>	\$	<b>75.00</b>

**7. Food and housekeeping supplies**7. \$ **700.00****8. Childcare and children's education costs**8. \$ **0.00****9. Clothing, laundry, and dry cleaning**9. \$ **75.00****10. Personal care products and services**10. \$ **100.00****11. Medical and dental expenses**11. \$ **100.00****12. Transportation.** Include gas, maintenance, bus or train fare.12. \$ **700.00**

Do not include car payments.

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**13. \$ **75.00****14. Charitable contributions and religious donations**14. \$ **0.00****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ **19.17**15b. Health insurance 15b. \$ **0.00**15c. Vehicle insurance 15c. \$ **105.00**15d. Other insurance. Specify: 15d. \$ **0.00****16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.Specify: **PPT** 16. \$ **100.00****17. Installment or lease payments:**17a. Car payments for Vehicle 1 17a. \$ **636.36**17b. Car payments for Vehicle 2 17b. \$ **0.00**17c. Other. Specify: **storage** 17c. \$ **99.00**17d. Other. Specify: 17d. \$ **0.00****18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**18. \$ **0.00****19. Other payments you make to support others who do not live with you.**\$ **0.00**

Specify: 19.

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**20a. Mortgages on other property 20a. \$ **0.00**20b. Real estate taxes 20b. \$ **0.00**20c. Property, homeowner's, or renter's insurance 20c. \$ **0.00**20d. Maintenance, repair, and upkeep expenses 20d. \$ **0.00**20e. Homeowner's association or condominium dues 20e. \$ **0.00****21. Other:** Specify: **Emergency Funds**21. +\$ **200.00****husband expenses (see P&L)** +\$ **1,445.17****22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ **6,075.50**

\$

\$ **6,075.50****23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **7,385.08**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ **6,075.50**

23c. Subtract your monthly expenses from your monthly income.

23c. \$ **1,309.58**The result is your *monthly net income*.**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1 **Wendy F Royer**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF VIRGINIA**

Case number **23-60719**  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Wendy F Royer**  
**Wendy F Royer**  
Signature of Debtor 1

Date **July 6, 2023**

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_

## Fill in this information to identify your case:

Debtor 1 **Wendy F Royer**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF VIRGINIA**

Case number **23-60719**  
(if known)

☐ Check if this is an amended filing

## Official Form 107

## Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

## 1. What is your current marital status?

- ☒ Married  
☐ Not married

## 2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

## 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income**

## 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

## Debtor 1

Sources of income  
Check all that apply.Gross income  
(before deductions and  
exclusions)

\$4,710.62

☒ Wages, commissions,  
bonuses, tips☐ Operating a business

## Debtor 2

Sources of income  
Check all that apply.Gross income  
(before deductions  
and exclusions)☐ Wages, commissions,  
bonuses, tips☐ Operating a businessFrom January 1 of current year until  
the date you filed for bankruptcy:

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
<b>For last calendar year: (January 1 to December 31, 2022 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$6,294.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>For the calendar year before that: (January 1 to December 31, 2021 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$2,100.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<b>Retirement Income</b>	<b>\$18,999.47</b>	
<b>For last calendar year: (January 1 to December 31, 2022 )</b>	<b>Retirement Income</b>	<b>\$31,716.42</b>	
<b>For the calendar year before that: (January 1 to December 31, 2021 )</b>	<b>Retirement Income</b>	<b>\$31,141.00</b>	

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>CCO Mortgage Corp. Attn: Bankruptcy 10561 Telegraph Rd Glen Allen, VA 23059</b>	<b>April 2023 - June 2023</b>	<b>\$2,535.00</b>	<b>\$122,768.00</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
<b>Specialized Loan Servicing LLC Attn: Bankruptcy P.O. Box 630147 Littleton, CO 80163</b>	<b>April 2023 - June 2023</b>	<b>\$828.00</b>	<b>\$16,274.00</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Discover Bank vs WENDY ROYER 19GV2200061700 GV22000617</b>	<b>Garnishment</b>	<b>Bedford County General District Ct 123 East Main Street Suite 202, Box 2 Bedford, VA 24523</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded <b>12/28/2022</b>
<b>Bank of America vs Wendy Royer GV22001509</b>	<b>Warrant in debt</b>	<b>Bedford County General District Ct 123 East Main Street Suite 202, Box 2 Bedford, VA 24523</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded <b>07/06/2023</b>

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Case title Case number	Nature of the case	Court or agency	Status of the case
Portfolio Recovery Associates, LLC vs Wendy Royer GV23000089	Warrant in debt	Bedford County General District Ct 123 East Main Street Suite 202, Box 2 Bedford, VA 24523	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  <b>03/16/2023</b>

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Bank of America Attn: Bankruptcy 4909 Savarese Circle Tampa, FL 33634	Credit Card - WID 08/10/23  <input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	June 2023	\$16,856.00

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Stephen E. Dunn, PLLC 201 Enterprise Drive Suite A Forest, VA 24551 stephen@stephendunn-llc.com; michelle@stephendunn-llc.com	\$25.00 credit counseling \$37.00 credit report \$313.00 filing fee	July 2023	\$375.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No☒ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Hometown Storage Timberlake Road	Debtor and husband	late husband clothing, stuffed animals, mary kay files, personal tax info, misc household items	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

**Part 9:** Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

**Part 10:** Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
Halesford	Camper and Boat Sales & Repair Services Harper Accounting	October 2013 - present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Debtor 1 Wendy F Royer

Case number (if known) 23-60719

**Part 12:** Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Wendy F Royer

Wendy F Royer  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date July 6, 2023

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

## Fill in this information to identify your case:

Debtor 1 Wendy F Royer

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Virginia

Case number 23-60719  
(if known)

## Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

## Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

## Part 1: Calculate Your Average Monthly Income

## 1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 325.83	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 93,524.83	\$ 2,866.67
Ordinary and necessary operating expenses	-\$ 93,408.92	-\$ 1,445.17
Net monthly income from a business, profession, or farm	\$ 115.90	\$ 1,421.50
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00

Copy here -> \$ 115.90 \$ 1,421.50

Copy here -> \$ 0.00 \$ 0.00

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

**7. Interest, dividends, and royalties****8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**For your spouse \$ **0.00**

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ **0.00** \$ **0.00**

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**

Total amounts from separate pages, if any.

+ \$ **0.00** \$ **0.00**

- 11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **441.73** + \$ **1,421.50** = \$ **1,863.23**Total average  
monthly income**Part 2: Determine How to Measure Your Deductions from Income**

- 12. Copy your total average monthly income from line 11.** \$ **1,863.23**

- 13. Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 below.

☐ You are married and your spouse is filing with you. Fill in 0 below.

☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+\$ \_\_\_\_\_

Total \_\_\_\_\_

\$ **0.00**

Copy here=&gt;

- **0.00**

- 14. Your current monthly income.** Subtract line 13 from line 12.

\$ **1,863.23**

- 15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=&gt;

\$ **1,863.23**

Debtor 1 **Wendy F Royer**Case number (if known) **23-60719**

Multiply line 15a by 12 (the number of months in a year).

**x 12**

15b. The result is your current monthly income for the year for this part of the form. ....

\$ **22,358.76****16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

**VA**

16b. Fill in the number of people in your household.

**2**

16c. Fill in the median family income for your state and size of household. ....

\$ **93,328.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**18. Copy your total average monthly income from line 11 . .... \$ **1,863.23**19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ **0.00**

19b. Subtract line 19a from line 18.

\$ **1,863.23****20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b .....

\$ **1,863.23**

Multiply by 12 (the number of months in a year).

**x 12**

20b. The result is your current monthly income for the year for this part of the form

\$ **22,358.76**

20c. Copy the median family income for your state and size of household from line 16c .....

\$ **93,328.00****21. How do the lines compare?**☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Wendy F Royer****Wendy F Royer**

Signature of Debtor 1

Date **July 6, 2023**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 **Wendy F Royer**

Case number (if known) **23-60719**



Debtor 1 **Wendy F Royer**Case number (if known) **23-60719****Current Monthly Income Details for the Debtor****Debtor Income Details:**Income for the Period **01/01/2023** to **06/30/2023**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Bowen Jewelry**

Income by Month:

6 Months Ago:	<b>01/2023</b>	<b>\$230.00</b>
5 Months Ago:	<b>02/2023</b>	<b>\$575.00</b>
4 Months Ago:	<b>03/2023</b>	<b>\$730.00</b>
3 Months Ago:	<b>04/2023</b>	<b>\$0.00</b>
2 Months Ago:	<b>05/2023</b>	<b>\$420.00</b>
Last Month:	<b>06/2023</b>	<b>\$0.00</b>
Average per month:		<b>\$325.83</b>

**Line 5 - Income from operation of a business, profession, or farm**Source of Income: **Halesford Harbour**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>01/2023</b>	<b>\$10,126.10</b>	<b>\$12,422.68</b>	<b>\$-2,296.58</b>
5 Months Ago:	<b>02/2023</b>	<b>\$4,438.44</b>	<b>\$4,780.28</b>	<b>\$-341.84</b>
4 Months Ago:	<b>03/2023</b>	<b>\$268,286.07</b>	<b>\$269,178.86</b>	<b>\$-892.79</b>
3 Months Ago:	<b>04/2023</b>	<b>\$178,520.99</b>	<b>\$175,100.47</b>	<b>\$3,420.52</b>
2 Months Ago:	<b>05/2023</b>	<b>\$57,270.29</b>	<b>\$57,629.22</b>	<b>\$-358.93</b>
Last Month:	<b>06/2023</b>	<b>\$39,751.45</b>	<b>\$39,656.63</b>	<b>\$94.82</b>
Average per month:		<b>\$93,065.56</b>	<b>\$93,128.02</b>	
Average Monthly NET Income:				<b>\$-62.47</b>

**Line 5 - Income from operation of a business, profession, or farm**Source of Income: **Mary Kay**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>01/2023</b>	<b>\$166.16</b>	<b>\$0.00</b>	<b>\$166.16</b>
5 Months Ago:	<b>02/2023</b>	<b>\$262.40</b>	<b>\$302.52</b>	<b>\$-40.12</b>
4 Months Ago:	<b>03/2023</b>	<b>\$176.36</b>	<b>\$267.67</b>	<b>\$-91.31</b>
3 Months Ago:	<b>04/2023</b>	<b>\$1,333.62</b>	<b>\$446.94</b>	<b>\$886.68</b>
2 Months Ago:	<b>05/2023</b>	<b>\$247.98</b>	<b>\$369.86</b>	<b>\$-121.88</b>
Last Month:	<b>06/2023</b>	<b>\$569.10</b>	<b>\$298.42</b>	<b>\$270.68</b>
Average per month:		<b>\$459.27</b>	<b>\$280.90</b>	
Average Monthly NET Income:				<b>\$178.37</b>

Debtor 1 **Wendy F Royer**

Case number (if known) **23-60719**

## Current Monthly Income Details for the Debtor's Spouse

### Spouse Income Details:

Income for the Period **01/01/2023** to **06/30/2023**.

### Line 5 - Income from operation of a business, profession, or farm

Source of Income: **Self Employed**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>01/2023</b>	<b>\$2,800.00</b>	<b>\$1,423.00</b>	<b>\$1,377.00</b>
5 Months Ago:	<b>02/2023</b>	<b>\$2,800.00</b>	<b>\$1,426.00</b>	<b>\$1,374.00</b>
4 Months Ago:	<b>03/2023</b>	<b>\$2,800.00</b>	<b>\$1,456.00</b>	<b>\$1,344.00</b>
3 Months Ago:	<b>04/2023</b>	<b>\$3,000.00</b>	<b>\$1,456.00</b>	<b>\$1,544.00</b>
2 Months Ago:	<b>05/2023</b>	<b>\$2,800.00</b>	<b>\$1,455.00</b>	<b>\$1,345.00</b>
Last Month:	<b>06/2023</b>	<b>\$3,000.00</b>	<b>\$1,455.00</b>	<b>\$1,545.00</b>
Average per month:		<b>\$2,866.67</b>	<b>\$1,445.17</b>	
Average Monthly NET Income:				<b>\$1,421.50</b>

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial  
difficulty preventing them from paying their debts  
and who are willing to allow their non-exempt  
property to be used to pay their creditors. The  
primary purpose of filing under chapter 7 is to have  
your debts discharged. The bankruptcy discharge  
relieves you after bankruptcy from having to pay  
many of your pre-bankruptcy debts. Exceptions exist  
for particular debts, and liens on property may still  
be enforced after discharge. For example, a creditor  
may have the right to foreclose a home mortgage or  
repossess an automobile.

However, if the court finds that you have committed  
certain kinds of improper conduct described in the  
Bankruptcy Code, the court may deny your  
discharge.

You should know that even if you file chapter 7 and  
you receive a discharge, some debts are not  
discharged under the law. Therefore, you may still  
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement  
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court  
Western District of Virginia**In re **Wendy F Royer**

Debtor(s)

Case No. **23-60719**Chapter **13****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>7,600.10</b>
Prior to the filing of this statement I have received .....	\$	<b>0.00</b>
Balance Due .....	\$	<b>7,600.10</b>

2. \$ **313.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify):

**The above amount includes \$7,500.00 for attorney fees to be paid by the chapter 13 Trustee. Plus \$100.00 title search fee and \$0.10 pacer receipt added to be paid by the chapter 13 Trustee.**

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**July 6, 2023**

Date

**/s/ Stephen E. Dunn****Stephen E. Dunn 26355**

Signature of Attorney

**Stephen E. Dunn, PLLC****201 Enterprise Drive****Suite A****Forest, VA 24551****434-385-4850 Fax: 434-385-8868****stephen@stephendunn-llc.com;****michelle@stephendunn-llc.com**

Name of law firm

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FOR CENTRA HEALTH  
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ROANOKE, VA 24018

CENTRA OUTPATIENT REHAB SE  
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PHILADELPHIA, PA 19182

AFNI, INC.  
FOR US CELLULAR  
PO BOX 3427  
BLOOMINGTON, IL 61702

CCO MORTGAGE CORP.  
ATTN: BANKRUPTCY  
10561 TELEGRAPH RD  
GLEN ALLEN, VA 23059

CENTRAL VA FAMILY PHYSICIAN  
ATTN #13050C  
PO BOX 14000  
BELFAST, ME 04915

AMEX  
CORRESPONDENCE/BANKRUPTCY  
PO BOX 981540  
EL PASO, TX 79998

CENTRA  
417 BRIDGE STREET  
DANVILLE, VA 24541-1403

CENTRAL VA FAMILY PHYSICIANN  
ATTN: 13050C  
PO BOX 14000  
BELFAST, ME 04915

BANK OF AMERICA  
ATTN: BANKRUPTCY  
4909 SAVARESE CIRCLE  
TAMPA, FL 33634

CENTRA  
ATTN: BANKRUPTCY  
PO BOX 825309  
PHILADELPHIA, PA 19182-5309

CHASE CARD SERVICES  
ATTN: BANKRUPTCY  
P.O. 15298  
WILMINGTON, DE 19850

BARCLAYS BANK DELAWARE  
ATTN: BANKRUPTCY  
PO BOX 8801  
WILMINGTON, DE 19899

CENTRA HEALTH  
PO BOX 829851  
PHILADELPHIA, PA 19182-9851

CHASE CARD SERVICES  
ATTN: BANKRUPTCY  
PO BOX 6294  
CAROL STREAM, IL 60197-6294

BEDFORD COUNTY TREASURER  
KIM SNOW, TREASURER  
122 EAST MAIN STREET  
BEDFORD, VA 24523

CENTRA HEALTH  
PO BOX 829833  
PHILADELPHIA, PA 19182-9833

CHRISTOPHER NEWTON  
218 JEFFERSON WOODS DRIVE  
FOREST, VA 24551

BITTY ADVANCE 2, LLC  
REGISTERED AGENTS INC.  
4445 CORPORATION LN STE 264  
VIRGINIA BEACH, VA 23462-3262

CENTRA HEALTH INC  
PRESIDENT, ANDREW MUELLER, MD  
1920 ATHERHOLT RD  
LYNCHBURG, VA 24501

CITI/L.L. BEAN  
PO BOX 6497  
SIOUX FALLS, SD 57117

BITTY ADVANCE 2, LLC  
ATTN: BANKRUPTCY  
1855 GRIFFIN RD STE A474  
DANIA, FL 33004-2241

CENTRA HEALTH, INC.  
HOLLY B. TRENT, REGISTERED AGENT  
1901 TATE SPRINGS ROAD  
LYNCHBURG, VA 24501

CITIZENS BANK  
CEO, BRUCE VAN SAUN  
1 CITIZENS PLAZA  
PROVIDENCE, RI 02903

CAPITAL ONE / GM FLEXIBLE EARNING  
PO BOX 71087  
CHARLOTTE, NC 28272-1087

CENTRA LYNCHB HEMATOLOGY & ONCOLOGY  
PO BOX 829829  
PHILADELPHIA, PA 19182-9829

CITIZENS FINANCIAL GROUP, INC  
REG AGT: JAMES H HUDSON, III  
826 MAIN ST  
WEST POINT, VA 23181

CARDMEMBER SERVICE  
PO BOX 15548  
WILMINGTON, DE 19886-5548

CENTRA MEDICAL GROUP  
2010 ATHERHOLT RD  
LYNCHBURG, VA 24501

CITIZENS FINANCIAL GROUP, INC  
THOMAS F. CHERRY, PRESIDENT  
18 WHITTAKERS MILL ROAD  
WILLIAMSBURG, VA 23185



CLIENT SERVICES INC  
FOR SYNCHRONY BANK LOWES  
3451 HARRY S. TRUMAN BLVD  
SAINT CHARLES, MO 63301-4047

EVERGREEN BANK  
3842 95TH ST W  
EVERGREEN PARK, IL 60805

GOLDMAN SACHS BANK USA  
ATTN: BANKRUPTCY  
PO BOX 70321  
PHILADELPHIA, PA 19176

CLIENT SERVICES INC  
FOR SYNCHRONY BANK CARE CREDIT  
3451 HARRY S. TRUMAN BLVD  
SAINT CHARLES, MO 63301-4047

EVERGREEN BANK GROUP  
DARIN CAMPBELL, PRESIDENT/CEO  
3842 95TH ST W  
EVERGREEN PARK, IL 60805

HOMETOWN STORAGE  
21330 TIMBERLAKE RD  
LYNCHBURG, VA 24502

CMG PLASTIC SURGERY  
1330 OAK LN STE 100  
LYNCHBURG, VA 24503

FBCS INC  
FOR TRUIST  
330 S. WARMINSTER RD, STE 353  
HATBORO, PA 19040

INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

COMENITY BANK/MAURICES  
ATTN: BANKRUPTCY  
PO BOX 182125  
COLUMBUS, OH 43218

FIGURE LENDING LLC  
REG AGT CORPORATION SERVICE COMPANY CH 19717  
100 SHOCKOE SLIP, 2ND FLOOR  
RICHMOND, VA 23219

IRHYTHM TECHNOLOGIES, INC. ZI  
PALATINE, IL 60055-9717

COMENITY BANK/PIER 1  
ATTN: BANKRUPTCY  
PO BOX 182125  
COLUMBUS, OH 43218

FINANCIAL DATA SYSTEMS  
FOR CENTRAL VIRGINIA IMAGING  
PO BOX 688  
WRIGHTSVILLE BEACH, NC 28480

LVNV FUNDING  
C/O RESURGENT CAPITAL SERVI  
PO BOX 10587  
GREENVILLE, SC 29603

CREDIT CONTROL LLC  
FOR JP MORGAN CHASE BANK NA  
5757 PHANTOM DR, STE 330  
HAZELWOOD, MO 63042

FIRST TECH FCU  
ATTN: BANKRUPTCY  
PO BOX 2100  
BEAVERTON, OR 97075

MIDLAND CREDIT MANAGEMENT  
FOR COMENITY BANK  
350 CAMINO DE LA REINA, STE 1  
SAN DIEGO, CA 92108

CREDIT CONTROL, LLC  
FOR JPMORGAN CHASE BANK, N.A.  
3300 RIDER TRAIL S, SUITE 500  
EARTH CITY, MO 63045

FIRST TECH FEDERAL CREDIT UNION  
GREG MITCHELL, CEO  
2702 ORCHARD PKWY  
SAN JOSE, CA 95134

MIDLAND FUNDING/MIDLAND CREDIT  
FOR COMENITY BANK / PIER 1 IM  
PO BOX 939069  
SAN DIEGO, CA 92193

CVFP MEDICAL GROUP  
ATTN: FELICIA TEMPLETON  
1111 CORPORATE PARK DRIVE, STE D  
FOREST, VA 24551

FIRSTSOURCE ADVANTAGE, LLC  
FOR SYNCHRONY BANK  
205 BRYANT WOODS SOUTH  
BUFFALO, NY 14228

NATIONWIDE CREDIT, INC.  
FOR JP MORGAN CHASE BANK N  
PO BOX 15130  
WILMINGTON, DE 19850-5130

DISCOVER BANK  
4601 SIX FORKS ROAD, SUITE 400  
RALEIGH, NC 27609

GENERAL MOTORS LLC  
REG AGT: CORPORATION SERVICE CO  
100 SHOCKOE SLIP FL 2  
RICHMOND, VA 23219-4100

PORTFOLIO RECOVERY ASSOCIATION  
CORPORATION SERVICE COMPAN  
100 SHOCKOE SLIP FL 2  
RICHMOND, VA 23219-4100

DISCOVER FINANCIAL  
ATTN: BANKRUPTCY  
PO BOX 3025  
NEW ALBANY, OH 43054

GLASSER & GLASSER, PLC  
FOR TRUIST  
580 EAST MAIN STREET, SUITE 600  
NORFOLK, VA 23510

PRIVIA MEDICAL GROUP, LLC  
PO BOX 13050  
BELFAST, ME 04915-8428

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RADIOLOGY CONSULTANTS  
113 NATIONWIDE DR  
LYNCHBURG, VA 24502  
SPECIALIZED LOAN SERVICING LLC  
ATTN: BANKRUPTCY  
P.O. BOX 630147  
LITTLETON, CO 80163  
Royer, Wendy - 23-60719  
WF/AME GEM  
PO BOX 14517  
DES MOINES, IA 50306

RADIOLOGY CONSULTANTS LYNCHBURG  
PO BOX 580085  
CHARLOTTE, NC 28258  
SPECIALIZED LOAN SERVICING LLC  
REG AGT: UNITED AGENT GROUP, INC.  
425 W. WASHINGTON STREET, STE 4  
SUFFOLK, VA 23434-5320

REHAB ASSOCIATES OF CENTRAL VA  
20347 TIMBERLAKE RD, STE B  
LYNCHBURG, VA 24502  
SYNCHRONY BANK / BELK  
ATTN: BANKRUPTCY  
PO BOX 965060  
ORLANDO, FL 32896

RESURGENT CAPITAL SERVICES/LVNV  
FUNDING FOR CITIBANK N.A. /BEST BUY  
PO BOX 10497  
GREENVILLE, SC 29603  
SYNCHRONY BANK/CARE CREDIT  
ATTN: BANKRUPTCY DEPT  
PO BOX 965064  
ORLANDO, FL 32896

SCA CREDIT SERVICES, INC.  
1502 WILLIAMSON ROAD NE  
ROANOKE, VA 24012  
SYNCHRONY BANK/LOWES  
ATTN: BANKRUPTCY  
PO BOX 965060  
ORLANDO, FL 32896

SCOTT & ASSOCIATES, P.C.  
FOR LVNV FUNDING LLC  
5029 CORPORATE WOODS DR., STE 210  
VIRGINIA BEACH, VA 23466  
TENAGLIA & HUNT  
FOR BANK OF AMERICA  
10211 CORPORATE BLVD., SUITE 130  
ROCKVILLE, MD 20850

SCOTT & ASSOCIATES, P.C.  
FOR LVNV / CITIBANK  
PO BOX 115220  
CARROLLTON, TX 75011-5220  
TRANSWORLD SYSTEMS INC.  
FOR CENTRAL VA FAMILY PHYSICIANS  
500 VIRGINIA DRIVE, SUITE 514  
FORT WASHINGTON, PA 19034

SID KIERSTEIN  
819 MAIN ST  
LYNCHBURG, VA 24504  
TRUIST/BB&T  
ATTN: BANKRUPTCY  
214 N TRYON ST  
CHARLOTTE, NC 28202

SMITH DEBNAM  
FOR DISCOVER FINANCIAL  
PO BOX 176010  
RALEIGH, NC 27619  
VIRGINIA DEPARTMENT OF TAXATION  
PO BOX 2156  
RICHMOND, VA 23218

SPECIALIZED LOAN SERVICING LLC  
CEO, TOM MILLON  
6200 S. QUEBEC ST  
GREENWOOD VILLAGE, CO 80111-4720  
WELLS FARGO BANK, NA  
REG AGT CORPORATION SERVICE COMPANY  
100 SHOCKOE SLIP, FLR 2  
RICHMOND, VA 23219

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA**

**In re:**  
**Wendy F Royer**

**Chapter 13**

**Case No. 23-60719**

**Debtor(s).**

**CERTIFICATION REGARDING BALANCE OF SCHEDULES**

On **7/20/2023** the Debtor(s) filed the balance of schedules pursuant to FRBP 1007(c) and Local Rule 1007-1. I have reviewed the balance of schedules and certify that (check the applicable box below):

☒ These schedules do not list any creditors or parties not listed on the matrix originally filed with the petition in this case.

☐ These schedules do list creditors who are not contained on the original matrix filed with the petition, and

I have filed a notice of amendment to debtor's schedules of creditors and /or matrix to add these creditors to the matrix; and

I have paid the filing fee to add these creditors to the matrix; and

I have sent a copy of the Notice of Bankruptcy and 341 Meeting to these creditors. The names and method of service are described as follows (add extra pages if necessary):

**Creditor Name**

**Method of Service**

I hereby certify that the foregoing is true and correct.

Date: July 20, 2023

/s/ Stephen E. Dunn

**Stephen E. Dunn 26355**

Counsel for Debtor(s)